Assignment 10.3 Step 2 of Final Project

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Data Preparation for Exploratory Data Analysis

```
setwd("C:\\Users\\atanu\\Documents\\BellevueUniversity_MSDS\\DSC520\\Loan Defaulter Data")
default_fin <- read.csv("Default_Fin.csv")
head(default_fin)
```

```
##   Index Employed Bank.Balance Annual.Salary Defaulted.
## 1     1        1      8754.36     532339.56          0
## 2     2        0      9806.16     145273.56          0
## 3     3        1     12882.60     381205.68          0
## 4     4        1      6351.00     428453.88          0
## 5     5        1      9427.92     461562.00          0
## 6     6        0     11035.08      89898.72          0
```

This data is related to defaulters, this gives individual's information like if the applicant is employed or not, their bank balance annual salary and if the application defaulted.

```
setwd("C:\\Users\\atanu\\Documents\\BellevueUniversity_MSDS\\DSC520\\Loan Defaulter Data")
loan_data <- read.csv("loan_data.csv")
summary(loan_data)
```

```
##   credit.policy      purpose             int.rate         installment
##   Min.   :0.000   Length:9578        Min.   :0.0600   Min.   : 15.67
##   1st Qu.:1.000   Class :character   1st Qu.:0.1039   1st Qu.:163.77
##   Median :1.000   Mode  :character   Median :0.1221   Median :268.95
##   Mean   :0.805                      Mean   :0.1226   Mean   :319.09
##   3rd Qu.:1.000                      3rd Qu.:0.1407   3rd Qu.:432.76
##   Max.   :1.000                      Max.   :0.2164   Max.   :940.14
##   log.annual.inc        dti              fico        days.with.cr.line
##   Min.   : 7.548   Min.   : 0.000   Min.   :612.0   Min.   :  179
##   1st Qu.:10.558   1st Qu.: 7.213   1st Qu.:682.0   1st Qu.: 2820
##   Median :10.929   Median :12.665   Median :707.0   Median : 4140
##   Mean   :10.932   Mean   :12.607   Mean   :710.8   Mean   : 4561
##   3rd Qu.:11.291   3rd Qu.:17.950   3rd Qu.:737.0   3rd Qu.: 5730
##   Max.   :14.528   Max.   :29.960   Max.   :827.0   Max.   :17640
##     revol.bal        revol.util      inq.last.6mths    delinq.2yrs
##   Min.   :      0   Min.   :  0.0   Min.   : 0.000   Min.   : 0.0000
```

```
## 1st Qu.:    3187    1st Qu.: 22.6   1st Qu.: 0.000   1st Qu.: 0.0000
## Median :    8596    Median : 46.3   Median : 1.000   Median : 0.0000
## Mean   :   16914    Mean   : 46.8   Mean   : 1.577   Mean   : 0.1637
## 3rd Qu.:   18250    3rd Qu.: 70.9   3rd Qu.: 2.000   3rd Qu.: 0.0000
## Max.   : 1207359    Max.   :119.0   Max.   :33.000   Max.   :13.0000
##     pub.rec          not.fully.paid
## Min.   :0.00000     Min.   :0.0000
## 1st Qu.:0.00000     1st Qu.:0.0000
## Median :0.00000     Median :0.0000
## Mean   :0.06212     Mean   :0.1601
## 3rd Qu.:0.00000     3rd Qu.:0.0000
## Max.   :5.00000     Max.   :1.0000
```

This dataset gives the loan details like the interest rate, fico of the customer, type of the loan, annual income along with fully paid or not flag.

```r
setwd("C:\\Users\\atanu\\Documents\\BellevueUniversity_MSDS\\DSC520\\Loan Defaulter Data")
application_data <- read.csv("application_data.csv")
summary(application_data)
```

```
##    SK_ID_CURR          TARGET         NAME_CONTRACT_TYPE CODE_GENDER
## Min.   :100002   Min.   :0.00000   Length:307511      Length:307511
## 1st Qu.:189146   1st Qu.:0.00000   Class :character   Class :character
## Median :278202   Median :0.00000   Mode  :character   Mode  :character
## Mean   :278181   Mean   :0.08073
## 3rd Qu.:367143   3rd Qu.:0.00000
## Max.   :456255   Max.   :1.00000
##
## FLAG_OWN_CAR       FLAG_OWN_REALTY    CNT_CHILDREN       AMT_INCOME_TOTAL
## Length:307511     Length:307511     Min.   : 0.0000   Min.   :     25650
## Class :character  Class :character  1st Qu.: 0.0000   1st Qu.:    112500
## Mode  :character  Mode  :character  Median : 0.0000   Median :    147150
##                                     Mean   : 0.4171   Mean   :    168798
##                                     3rd Qu.: 1.0000   3rd Qu.:    202500
##                                     Max.   :19.0000   Max.   :117000000
##
##    AMT_CREDIT       AMT_ANNUITY      AMT_GOODS_PRICE   NAME_TYPE_SUITE
## Min.   :  45000   Min.   :  1616   Min.   :  40500   Length:307511
## 1st Qu.: 270000   1st Qu.: 16524   1st Qu.: 238500   Class :character
## Median : 513531   Median : 24903   Median : 450000   Mode  :character
## Mean   : 599026   Mean   : 27109   Mean   : 538396
## 3rd Qu.: 808650   3rd Qu.: 34596   3rd Qu.: 679500
## Max.   :4050000   Max.   :258026   Max.   :4050000
##                   NA's   :12       NA's   :278
## NAME_INCOME_TYPE  NAME_EDUCATION_TYPE NAME_FAMILY_STATUS NAME_HOUSING_TYPE
## Length:307511     Length:307511       Length:307511      Length:307511
## Class :character  Class :character    Class :character   Class :character
## Mode  :character  Mode  :character    Mode  :character   Mode  :character
##
##
##
##
```

```
##  REGION_POPULATION_RELATIVE   DAYS_BIRTH      DAYS_EMPLOYED     DAYS_REGISTRATION
##  Min.   :0.00029            Min.   :-25229   Min.   :-17912   Min.   :-24672
##  1st Qu.:0.01001            1st Qu.:-19682   1st Qu.: -2760   1st Qu.: -7480
##  Median :0.01885            Median :-15750   Median : -1213   Median : -4504
##  Mean   :0.02087            Mean   :-16037   Mean   : 63815   Mean   : -4986
##  3rd Qu.:0.02866            3rd Qu.:-12413   3rd Qu.:  -289   3rd Qu.: -2010
##  Max.   :0.07251            Max.   : -7489   Max.   :365243   Max.   :     0
##
##  DAYS_ID_PUBLISH  OWN_CAR_AGE       FLAG_MOBIL  FLAG_EMP_PHONE
##  Min.   :-7197   Min.   : 0.00    Min.   :0   Min.   :0.0000
##  1st Qu.:-4299   1st Qu.: 5.00    1st Qu.:1   1st Qu.:1.0000
##  Median :-3254   Median : 9.00    Median :1   Median :1.0000
##  Mean   :-2994   Mean   :12.06    Mean   :1   Mean   :0.8199
##  3rd Qu.:-1720   3rd Qu.:15.00    3rd Qu.:1   3rd Qu.:1.0000
##  Max.   :    0   Max.   :91.00    Max.   :1   Max.   :1.0000
##                  NA's   :202929
##  FLAG_WORK_PHONE  FLAG_CONT_MOBILE   FLAG_PHONE       FLAG_EMAIL
##  Min.   :0.0000   Min.   :0.0000   Min.   :0.0000   Min.   :0.00000
##  1st Qu.:0.0000   1st Qu.:1.0000   1st Qu.:0.0000   1st Qu.:0.00000
##  Median :0.0000   Median :1.0000   Median :0.0000   Median :0.00000
##  Mean   :0.1994   Mean   :0.9981   Mean   :0.2811   Mean   :0.05672
##  3rd Qu.:0.0000   3rd Qu.:1.0000   3rd Qu.:1.0000   3rd Qu.:0.00000
##  Max.   :1.0000   Max.   :1.0000   Max.   :1.0000   Max.   :1.00000
##
##  OCCUPATION_TYPE    CNT_FAM_MEMBERS   REGION_RATING_CLIENT
##  Length:307511     Min.   : 1.000   Min.   :1.000
##  Class :character  1st Qu.: 2.000   1st Qu.:2.000
##  Mode  :character  Median : 2.000   Median :2.000
##                    Mean   : 2.153   Mean   :2.052
##                    3rd Qu.: 3.000   3rd Qu.:2.000
##                    Max.   :20.000   Max.   :3.000
##                    NA's   :2
##  REGION_RATING_CLIENT_W_CITY WEEKDAY_APPR_PROCESS_START HOUR_APPR_PROCESS_START
##  Min.   :1.000               Length:307511              Min.   : 0.00
##  1st Qu.:2.000               Class :character           1st Qu.:10.00
##  Median :2.000               Mode  :character           Median :12.00
##  Mean   :2.032                                          Mean   :12.06
##  3rd Qu.:2.000                                          3rd Qu.:14.00
##  Max.   :3.000                                          Max.   :23.00
##
##  REG_REGION_NOT_LIVE_REGION REG_REGION_NOT_WORK_REGION
##  Min.   :0.00000            Min.   :0.00000
##  1st Qu.:0.00000            1st Qu.:0.00000
##  Median :0.00000            Median :0.00000
##  Mean   :0.01514            Mean   :0.05077
##  3rd Qu.:0.00000            3rd Qu.:0.00000
##  Max.   :1.00000            Max.   :1.00000
##
##  LIVE_REGION_NOT_WORK_REGION REG_CITY_NOT_LIVE_CITY REG_CITY_NOT_WORK_CITY
##  Min.   :0.00000             Min.   :0.00000        Min.   :0.0000
##  1st Qu.:0.00000             1st Qu.:0.00000        1st Qu.:0.0000
##  Median :0.00000             Median :0.00000        Median :0.0000
##  Mean   :0.04066             Mean   :0.07817        Mean   :0.2305
##  3rd Qu.:0.00000             3rd Qu.:0.00000        3rd Qu.:0.0000
```

```
## Max.   :1.00000            Max.   :1.00000        Max.   :1.0000
##
## LIVE_CITY_NOT_WORK_CITY ORGANIZATION_TYPE  EXT_SOURCE_1      EXT_SOURCE_2
## Min.   :0.0000          Length:307511      Min.   :0.01     Min.   :0.0000
## 1st Qu.:0.0000          Class :character   1st Qu.:0.33     1st Qu.:0.3925
## Median :0.0000          Mode  :character   Median :0.51     Median :0.5660
## Mean   :0.1796                             Mean   :0.50     Mean   :0.5144
## 3rd Qu.:0.0000                             3rd Qu.:0.68     3rd Qu.:0.6636
## Max.   :1.0000                             Max.   :0.96     Max.   :0.8550
##                                            NA's   :173378   NA's   :660
##  EXT_SOURCE_3     APARTMENTS_AVG    BASEMENTAREA_AVG YEARS_BEGINEXPLUATATION_AVG
## Min.   :0.00     Min.   :0.00      Min.   :0.00     Min.   :0.00
## 1st Qu.:0.37     1st Qu.:0.06      1st Qu.:0.04     1st Qu.:0.98
## Median :0.54     Median :0.09      Median :0.08     Median :0.98
## Mean   :0.51     Mean   :0.12      Mean   :0.09     Mean   :0.98
## 3rd Qu.:0.67     3rd Qu.:0.15      3rd Qu.:0.11     3rd Qu.:0.99
## Max.   :0.90     Max.   :1.00      Max.   :1.00     Max.   :1.00
## NA's   :60965    NA's   :156061    NA's   :179943   NA's   :150007
## YEARS_BUILD_AVG  COMMONAREA_AVG    ELEVATORS_AVG    ENTRANCES_AVG
## Min.   :0.00     Min.   :0.00      Min.   :0.00     Min.   :0.00
## 1st Qu.:0.69     1st Qu.:0.01      1st Qu.:0.00     1st Qu.:0.07
## Median :0.76     Median :0.02      Median :0.00     Median :0.14
## Mean   :0.75     Mean   :0.04      Mean   :0.08     Mean   :0.15
## 3rd Qu.:0.82     3rd Qu.:0.05      3rd Qu.:0.12     3rd Qu.:0.21
## Max.   :1.00     Max.   :1.00      Max.   :1.00     Max.   :1.00
## NA's   :204488   NA's   :214865    NA's   :163891   NA's   :154828
## FLOORSMAX_AVG    FLOORSMIN_AVG     LANDAREA_AVG     LIVINGAPARTMENTS_AVG
## Min.   :0.00     Min.   :0.00      Min.   :0.00     Min.   :0.00
## 1st Qu.:0.17     1st Qu.:0.08      1st Qu.:0.02     1st Qu.:0.05
## Median :0.17     Median :0.21      Median :0.05     Median :0.08
## Mean   :0.23     Mean   :0.23      Mean   :0.07     Mean   :0.10
## 3rd Qu.:0.33     3rd Qu.:0.38      3rd Qu.:0.09     3rd Qu.:0.12
## Max.   :1.00     Max.   :1.00      Max.   :1.00     Max.   :1.00
## NA's   :153020   NA's   :208642    NA's   :182590   NA's   :210199
## LIVINGAREA_AVG   NONLIVINGAPARTMENTS_AVG NONLIVINGAREA_AVG APARTMENTS_MODE
## Min.   :0.00     Min.   :0.00      Min.   :0.00     Min.   :0.00
## 1st Qu.:0.05     1st Qu.:0.00      1st Qu.:0.00     1st Qu.:0.05
## Median :0.07     Median :0.00      Median :0.00     Median :0.08
## Mean   :0.11     Mean   :0.01      Mean   :0.03     Mean   :0.11
## 3rd Qu.:0.13     3rd Qu.:0.00      3rd Qu.:0.03     3rd Qu.:0.14
## Max.   :1.00     Max.   :1.00      Max.   :1.00     Max.   :1.00
## NA's   :154350   NA's   :213514    NA's   :169682   NA's   :156061
## BASEMENTAREA_MODE YEARS_BEGINEXPLUATATION_MODE YEARS_BUILD_MODE
## Min.   :0.00     Min.   :0.00      Min.   :0.00
## 1st Qu.:0.04     1st Qu.:0.98      1st Qu.:0.70
## Median :0.07     Median :0.98      Median :0.76
## Mean   :0.09     Mean   :0.98      Mean   :0.76
## 3rd Qu.:0.11     3rd Qu.:0.99      3rd Qu.:0.82
## Max.   :1.00     Max.   :1.00      Max.   :1.00
## NA's   :179943   NA's   :150007    NA's   :204488
## COMMONAREA_MODE  ELEVATORS_MODE    ENTRANCES_MODE   FLOORSMAX_MODE
## Min.   :0.00     Min.   :0.00      Min.   :0.00     Min.   :0.00
## 1st Qu.:0.01     1st Qu.:0.00      1st Qu.:0.07     1st Qu.:0.17
## Median :0.02     Median :0.00      Median :0.14     Median :0.17
```

```
##    Mean   :0.04    Mean   :0.07    Mean   :0.15    Mean   :0.22
##    3rd Qu.:0.05    3rd Qu.:0.12    3rd Qu.:0.21    3rd Qu.:0.33
##    Max.   :1.00    Max.   :1.00    Max.   :1.00    Max.   :1.00
##    NA's   :214865  NA's   :163891  NA's   :154828  NA's   :153020
##    FLOORSMIN_MODE    LANDAREA_MODE    LIVINGAPARTMENTS_MODE LIVINGAREA_MODE
##    Min.   :0.00    Min.   :0.00    Min.   :0.00      Min.   :0.00
##    1st Qu.:0.08    1st Qu.:0.02    1st Qu.:0.05      1st Qu.:0.04
##    Median :0.21    Median :0.05    Median :0.08      Median :0.07
##    Mean   :0.23    Mean   :0.06    Mean   :0.11      Mean   :0.11
##    3rd Qu.:0.38    3rd Qu.:0.08    3rd Qu.:0.13      3rd Qu.:0.13
##    Max.   :1.00    Max.   :1.00    Max.   :1.00      Max.   :1.00
##    NA's   :208642  NA's   :182590  NA's   :210199    NA's   :154350
##    NONLIVINGAPARTMENTS_MODE NONLIVINGAREA_MODE APARTMENTS_MEDI  BASEMENTAREA_MEDI
##    Min.   :0.00             Min.   :0.00       Min.   :0.00    Min.   :0.00
##    1st Qu.:0.00             1st Qu.:0.00       1st Qu.:0.06    1st Qu.:0.04
##    Median :0.00             Median :0.00       Median :0.09    Median :0.08
##    Mean   :0.01             Mean   :0.03       Mean   :0.12    Mean   :0.09
##    3rd Qu.:0.00             3rd Qu.:0.02       3rd Qu.:0.15    3rd Qu.:0.11
##    Max.   :1.00             Max.   :1.00       Max.   :1.00    Max.   :1.00
##    NA's   :213514          NA's   :169682     NA's   :156061  NA's   :179943
##    YEARS_BEGINEXPLUATATION_MEDI YEARS_BUILD_MEDI COMMONAREA_MEDI
##    Min.   :0.00                 Min.   :0.00    Min.   :0.00
##    1st Qu.:0.98                 1st Qu.:0.69    1st Qu.:0.01
##    Median :0.98                 Median :0.76    Median :0.02
##    Mean   :0.98                 Mean   :0.76    Mean   :0.04
##    3rd Qu.:0.99                 3rd Qu.:0.83    3rd Qu.:0.05
##    Max.   :1.00                 Max.   :1.00    Max.   :1.00
##    NA's   :150007              NA's   :204488  NA's   :214865
##    ELEVATORS_MEDI    ENTRANCES_MEDI    FLOORSMAX_MEDI    FLOORSMIN_MEDI
##    Min.   :0.00    Min.   :0.00      Min.   :0.00    Min.   :0.00
##    1st Qu.:0.00    1st Qu.:0.07      1st Qu.:0.17    1st Qu.:0.08
##    Median :0.00    Median :0.14      Median :0.17    Median :0.21
##    Mean   :0.08    Mean   :0.15      Mean   :0.23    Mean   :0.23
##    3rd Qu.:0.12    3rd Qu.:0.21      3rd Qu.:0.33    3rd Qu.:0.38
##    Max.   :1.00    Max.   :1.00      Max.   :1.00    Max.   :1.00
##    NA's   :163891  NA's   :154828    NA's   :153020  NA's   :208642
##    LANDAREA_MEDI    LIVINGAPARTMENTS_MEDI LIVINGAREA_MEDI
##    Min.   :0.00    Min.   :0.00          Min.   :0.00
##    1st Qu.:0.02    1st Qu.:0.05          1st Qu.:0.05
##    Median :0.05    Median :0.08          Median :0.07
##    Mean   :0.07    Mean   :0.10          Mean   :0.11
##    3rd Qu.:0.09    3rd Qu.:0.12          3rd Qu.:0.13
##    Max.   :1.00    Max.   :1.00          Max.   :1.00
##    NA's   :182590  NA's   :210199        NA's   :154350
##    NONLIVINGAPARTMENTS_MEDI NONLIVINGAREA_MEDI FONDKAPREMONT_MODE
##    Min.   :0.00             Min.   :0.00       Length:307511
##    1st Qu.:0.00             1st Qu.:0.00       Class :character
##    Median :0.00             Median :0.00       Mode  :character
##    Mean   :0.01             Mean   :0.03
##    3rd Qu.:0.00             3rd Qu.:0.03
##    Max.   :1.00             Max.   :1.00
##    NA's   :213514          NA's   :169682
##    HOUSETYPE_MODE    TOTALAREA_MODE    WALLSMATERIAL_MODE EMERGENCYSTATE_MODE
##    Length:307511    Min.   :0.00      Length:307511      Length:307511
```

```
##    Class :character   1st Qu.:0.04    Class :character   Class :character
##    Mode  :character   Median :0.07    Mode  :character   Mode  :character
##                       Mean   :0.10
##                       3rd Qu.:0.13
##                       Max.   :1.00
##                       NA's   :148431
##  OBS_30_CNT_SOCIAL_CIRCLE DEF_30_CNT_SOCIAL_CIRCLE OBS_60_CNT_SOCIAL_CIRCLE
##  Min.   :  0.000          Min.   : 0.0000          Min.   :  0.000
##  1st Qu.:  0.000          1st Qu.: 0.0000          1st Qu.:  0.000
##  Median :  0.000          Median : 0.0000          Median :  0.000
##  Mean   :  1.422          Mean   : 0.1434          Mean   :  1.405
##  3rd Qu.:  2.000          3rd Qu.: 0.0000          3rd Qu.:  2.000
##  Max.   :348.000          Max.   :34.0000          Max.   :344.000
##  NA's   :1021             NA's   :1021             NA's   :1021
##  DEF_60_CNT_SOCIAL_CIRCLE DAYS_LAST_PHONE_CHANGE FLAG_DOCUMENT_2
##  Min.   : 0.0             Min.   :-4292.0        Min.   :0.00e+00
##  1st Qu.: 0.0             1st Qu.:-1570.0        1st Qu.:0.00e+00
##  Median : 0.0             Median : -757.0        Median :0.00e+00
##  Mean   : 0.1             Mean   : -962.9        Mean   :4.23e-05
##  3rd Qu.: 0.0             3rd Qu.: -274.0        3rd Qu.:0.00e+00
##  Max.   :24.0             Max.   :    0.0        Max.   :1.00e+00
##  NA's   :1021             NA's   :1
##  FLAG_DOCUMENT_3 FLAG_DOCUMENT_4    FLAG_DOCUMENT_5    FLAG_DOCUMENT_6
##  Min.   :0.00    Min.   :0.00e+00   Min.   :0.00000    Min.   :0.00000
##  1st Qu.:0.00    1st Qu.:0.00e+00   1st Qu.:0.00000    1st Qu.:0.00000
##  Median :1.00    Median :0.00e+00   Median :0.00000    Median :0.00000
##  Mean   :0.71    Mean   :8.13e-05   Mean   :0.01511    Mean   :0.08806
##  3rd Qu.:1.00    3rd Qu.:0.00e+00   3rd Qu.:0.00000    3rd Qu.:0.00000
##  Max.   :1.00    Max.   :1.00e+00   Max.   :1.00000    Max.   :1.00000
##
##  FLAG_DOCUMENT_7    FLAG_DOCUMENT_8   FLAG_DOCUMENT_9    FLAG_DOCUMENT_10
##  Min.   :0.0000000  Min.   :0.00000   Min.   :0.000000   Min.   :0.00e+00
##  1st Qu.:0.0000000  1st Qu.:0.00000   1st Qu.:0.000000   1st Qu.:0.00e+00
##  Median :0.0000000  Median :0.00000   Median :0.000000   Median :0.00e+00
##  Mean   :0.0001919  Mean   :0.08138   Mean   :0.003896   Mean   :2.28e-05
##  3rd Qu.:0.0000000  3rd Qu.:0.00000   3rd Qu.:0.000000   3rd Qu.:0.00e+00
##  Max.   :1.0000000  Max.   :1.00000   Max.   :1.000000   Max.   :1.00e+00
##
##  FLAG_DOCUMENT_11   FLAG_DOCUMENT_12  FLAG_DOCUMENT_13   FLAG_DOCUMENT_14
##  Min.   :0.000000   Min.   :0.0e+00   Min.   :0.000000   Min.   :0.000000
##  1st Qu.:0.000000   1st Qu.:0.0e+00   1st Qu.:0.000000   1st Qu.:0.000000
##  Median :0.000000   Median :0.0e+00   Median :0.000000   Median :0.000000
##  Mean   :0.003912   Mean   :6.5e-06   Mean   :0.003525   Mean   :0.002936
##  3rd Qu.:0.000000   3rd Qu.:0.0e+00   3rd Qu.:0.000000   3rd Qu.:0.000000
##  Max.   :1.000000   Max.   :1.0e+00   Max.   :1.000000   Max.   :1.000000
##
##  FLAG_DOCUMENT_15   FLAG_DOCUMENT_16  FLAG_DOCUMENT_17    FLAG_DOCUMENT_18
##  Min.   :0.00000    Min.   :0.000000  Min.   :0.0000000   Min.   :0.00000
##  1st Qu.:0.00000    1st Qu.:0.000000  1st Qu.:0.0000000   1st Qu.:0.00000
##  Median :0.00000    Median :0.000000  Median :0.0000000   Median :0.00000
##  Mean   :0.00121    Mean   :0.009928  Mean   :0.0002667   Mean   :0.00813
##  3rd Qu.:0.00000    3rd Qu.:0.000000  3rd Qu.:0.0000000   3rd Qu.:0.00000
##  Max.   :1.00000    Max.   :1.000000  Max.   :1.0000000   Max.   :1.00000
##
```

```
## FLAG_DOCUMENT_19    FLAG_DOCUMENT_20    FLAG_DOCUMENT_21
## Min.   :0.0000000   Min.   :0.0000000   Min.   :0.0000000
## 1st Qu.:0.0000000    1st Qu.:0.0000000    1st Qu.:0.0000000
## Median :0.0000000    Median :0.0000000    Median :0.0000000
## Mean   :0.0005951    Mean   :0.0005073    Mean   :0.0003349
## 3rd Qu.:0.0000000    3rd Qu.:0.0000000    3rd Qu.:0.0000000
## Max.   :1.0000000    Max.   :1.0000000    Max.   :1.0000000
##
## AMT_REQ_CREDIT_BUREAU_HOUR AMT_REQ_CREDIT_BUREAU_DAY
## Min.   :0.00              Min.   :0.00
## 1st Qu.:0.00              1st Qu.:0.00
## Median :0.00              Median :0.00
## Mean   :0.01              Mean   :0.01
## 3rd Qu.:0.00              3rd Qu.:0.00
## Max.   :4.00              Max.   :9.00
## NA's   :41519            NA's   :41519
## AMT_REQ_CREDIT_BUREAU_WEEK AMT_REQ_CREDIT_BUREAU_MON AMT_REQ_CREDIT_BUREAU_QRT
## Min.   :0.00              Min.   : 0.00            Min.   :  0.00
## 1st Qu.:0.00              1st Qu.: 0.00            1st Qu.:  0.00
## Median :0.00              Median : 0.00            Median :  0.00
## Mean   :0.03              Mean   : 0.27            Mean   :  0.27
## 3rd Qu.:0.00              3rd Qu.: 0.00            3rd Qu.:  0.00
## Max.   :8.00              Max.   :27.00            Max.   :261.00
## NA's   :41519            NA's   :41519            NA's   :41519
## AMT_REQ_CREDIT_BUREAU_YEAR
## Min.   : 0.0
## 1st Qu.: 0.0
## Median : 1.0
## Mean   : 1.9
## 3rd Qu.: 3.0
## Max.   :25.0
## NA's   :41519
```

This data set is about loan application where Target field having 1 means the applicant have difficulty while paying for the loan and also have more than x day late payment.